

# Exhibit A



140 Broadway, 26th Floor  
New York, NY 10005  
Toll Free: (877) 439-8800  
Fax: (212) 660-3101

Office Hours:  
M-TH 8:30AM to 6:30PM (EST)  
Fri 8:30AM to 4:30PM (EST)

**YOUR JUDGMENT ACCOUNT HAS BEEN REFERRED TO OUR ASSET INVESTIGATION DEPARTMENT**

December 31, 2013

Account Summary	
Original Account # [REDACTED]	
Original Creditor Capital One Bank (USA), N.A.	
Creditor to Whom the Debt is Owed: LVNV Funding LLC	
EEC File No: [REDACTED]	Amount Due: \$1,190.40

Dear Mr./Ms. Moukengeschaie:

Currently, no attorney with the firm has personally reviewed the particular circumstances of your account, and this letter should not be taken as a representation of any such review nor as a threat of legal action. However, if you fail to contact this office, our client may consider the availability of additional remedies to recover the balance due.

Our firm has been instructed to find any assets available to help us collect on the judgment in this matter on behalf of our client LVNV Funding LLC. In certain circumstances, the law allows creditors to seek seizure by a Sheriff or other officer of certain non-exempt assets owned by you to pay the judgment that you owe.

These non-exempt assets may include real estate and/or personal property, including cars, sports utility vehicles, trucks, boats, and motorcycles, as well as other personal property you may own. In certain circumstances, the law may also allow creditors to seek a wage garnishment through your place of employment.

To prevent further collection action and efforts by our office to locate your assets, please contact us at (877) 439-8800.

Sincerely,

Samuel Reyes

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

*Detach along the dotted line and return bottom portion along with payment. Please include your EEC file number listed below on your payment.*

Re: JOVANA N MOUKENGESCHAE  
Original Creditor: Capital One Bank (USA), N.A.  
Creditor to Whom the Debt is Owed: LVNV Funding LLC  
EEC File No.: [REDACTED]  
Original Account No.: [REDACTED]  
Amount Due: \$1,190.40

JOVANA N MOUKENGESCHAE  
[REDACTED]  
WOODSIDE NY 11377-6708  
ELTMAN, ELTMAN & COOPER P.C.  
140 BROADWAY  
26TH FLOOR  
NEW YORK NY 10005-1108  
(877)439-8800

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